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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/487,233	01/19/2000	Scott D. Cook	37202/028001; 990090	2923
57956	7590	11/30/2007	EXAMINER	
OSHA - LIANG L.L.P. (INTUIT)			DASS, HARISH T	
1221 MCKINNEY STREET				
SUITE 2800			ART UNIT	PAPER NUMBER
HOUSTON, TX 77010			3692	
			NOTIFICATION DATE	DELIVERY MODE
			11/30/2007	ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

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Office Action Summary	Application No.	Applicant(s)	
	09/487,233	COOK ET AL.	
	Examiner	Art Unit	
	Harish T. Dass	3692	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 05 September 2007.
 2a) This action is **FINAL**. 2b) This action is non-final.
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-4, 6-8, 19, 26, 33, 36, 38, 39, 45, 46, 65, 66, 71, 87, 88 and 102-106 is/are pending in the application.
 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
 5) Claim(s) _____ is/are allowed.
 6) Claim(s) 1-4, 6-8, 19, 26, 33, 36, 38-39, 45-46, 65-66, 71, 87-88, 102-106 is/are rejected.
 7) Claim(s) _____ is/are objected to.
 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.
 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)
 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
 3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
 Paper No(s)/Mail Date 4/1/2007

4) Interview Summary (PTO-413)
 Paper No(s)/Mail Date. _____.
 5) Notice of Informal Patent Application (PTO-152)
 6) Other: _____.

DETAILED ACTION

This office action is in response to Applicant's communication of 9/5/2007.

Status of Claims:

Claims 5, 9-18, 20-25, 27-32, 34-35, 37, 40-44, 47-64, 67-70, 72-86 and 89-101 are cancelled.

Pending 1-4, 6-8, 19, 26, 33, 36, 38-39, 45-46, 65-66, 71, 87-88, 102-106.

Allowable Subject Matter

Pending claims 1-4, 6-7, 19, 26, 33, 36, 38-39, 45-46, 65 and 102 (total of 16 claims) are allowed.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 66, 71, 87-88, and 103-106 remain rejected under 35 U.S.C. 103(a) as being unpatentable over Deming (US Patent 4,823,264) in view of Thomas et al (hereinafter Thomas, US 6173,272), Buck, S. Peter, 1997 "From electronic money to electronic cash: payment on the Net", Logistics Information Management. Bradford: 1997. Vol.10, Iss. 6; pg. 289. Periodical ISSN/ISBN: 09576053; ProQuest document ID: 86066773.

Re. Claim 66, Deming discloses an electronic fund transfer (EFT) system and method for transferring funds from payer's account to Payee or to Payee's account using National Automated clearing House Association (ACH) facility, [Abstract; Col. 3 lines 3-12], and receiving from the sender an amount of a funds transfer, a designation of a source account for the funds transfer, and the host system providing a first instruction to the host financial institution to cause the transfer of funds from the source account [Col. 3 lines 3-29; Col. 3 line 63 to Col. 4 line 11; Col. 4 lines 30-59].

Deming, does not explicitly disclose a host system operating on a conventional computer system and communicatively coupled to a host financial institution that is an automatic clearinghouse (ACH) member at which is maintained a host account, receiving from the receiver the designation of the target account for receiving the funds from the sender,

contact information of the receiver sufficient for contacting the receiver, without receiving from the sender a designation of a target account of the receiver,

the host system contacting the receiver using the information provided by the sender, and informing the receiver that the sender is capable of initiating a transfer of funds to the receiver, and after the host system has contacted the receiver using the information provided by the sender.

The host system providing a first instruction to the host financial institution; the host system providing a second instruction to the host financial institution to cause the transfer of the funds from the host account to the target account;

Wherein any of the first instruction and the second instruction effects through an ACH network a number of ACH entities to transfer funds; and wherein the sender is not required to have a previously established ACH originator relationship with an ACH member at which the sender's source account is maintained.

However, ACH is well known where electronic entries received the ACH from depository financial institutions (members) are processed for settlement.

Thomas discloses receiving from the receiver the designation of the target account for receiving the funds from the sender [Abstract; Figure 1, 2A, 3, 7; Col. 3 line 45 to Col. 5 line 34; Col. 15 lines 1-30]; the host system providing a first instruction to the host financial institution to cause the transfer of funds from the source account to host account (or account) [Figure 2A; Col. 1 lines 60-65];

the host system providing a second instruction to the host financial institution to cause the transfer of the funds from the host account to the target account [Col. 6 lines 22-23; Col. 29 lines 33-40; claim 26];

Wherein any of the first instruction and the second instruction effects through an ACH network a number of ACH entities to transfer funds [Figure 2 – the transfer path in a network can be through many point for example, bank to second bank, to Fed-Reserve, etc.];

wherein the sender is not required to have a previously established ACH originator relationship with an ACH member at which the sender's source account is maintained [Col. 8 lines 35-46; Col. 22 lines 40-52 – see CHIPS, NYACH], and contact information of the receiver sufficient for contacting the receiver, without receiving from the sender a designation of a target account of the receiver [col. 3 lines 4-12 ; col. 3 line 64 to col. 4 line 3 (note: C-B account number or BRN are not the target account number, which includes a routing/transit number and an account number. It is simple a customer number assigned by the biller - col. 2 lines 12-19)], and the host system contacting the receiver using the information provided by the sender, and informing the receiver that the sender is capable of initiating a transfer of funds to the receiver, and after the host system has contacted the receiver using the information provided by the sender [Col. 1 lines 46-66 "In recent years ... payment instruction ... paper check ... deposit in to biller's bank account in bank B" col. 3 lines 9-13, & line 55 to col. 4 line 3 "Thus, ... without ... account number ... payors electronically ... information". col. 4 lines 43-55 "The trusted third party ... to identify the payee as a party ..." col. 5 lines 18-33 "communicate (contacting) with both...", note: trusted party communicating with payee's bank inherently getting payee's account information from payee's bank and transferring the fund to that account, otherwise why bother to communicate with payee's bank, simply mail the check to the payee and let him/her to deposit the check or mail the check to payee's bank if the address is payee's bank] to uniquely identify the confidential information of the biller (target account) based on name and address provided by the payor and the communication with bank of payee.

It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify the disclosure of Deming and include the above EFT steps disclosed by Thomas to facilitate electronic fund transfer using electronic home banking system that protects the security of bank customers and their banks proprietary interests, without unnecessarily distributing information regarding bank affiliation or account number by uniquely identify the confidential information of the biller (target account) based on name and address provided by the payor.

Peter disclose receiving from the receiver the designation of the target account for receiving the funds from the sender [see entire document (13 pages) particularly pages 2-7] to allow user to make payment over the internet and transfer funds between individuals. It would have been obvious to one of ordinary skill in the art at the time the Applicant's invention was made to modify disclosures of Deming and Thomas and include receiving from the receiver the designation of the target account for receiving the funds from the sender, as disclosed by Peters, to facilitate proper transfer of funds between accounts of the payor and destination account (target account) where the receiver wants the fund to be transferred and avoid costly errors.

Re. Claims 71 and 87-88, claims 71 and 87-88 are substantially similar to claim 66, therefore, Claims 71 and 87-88 are rejected under the same rational as claim 66.

Re. Claims 103-106, Deming discloses receiving a first amount from the sender regarding a financial transaction, wherein the financial transaction is associated with the

source account, comparing the first amount with a second amount, wherein the second amount is associated with the source account; and authenticating the sender based on at least comparing the first amount with the second amount [Col. 1 lines 38-56; Col. 3 lines 48-55].

Response to Arguments

Applicant's arguments with respect to amended limitation have been considered and claim 1 and its dependent claims are pending allowable.

In response to Applicant's arguments regarding dependent claims 66, 71 and 87, these claims and their depending claims remain rejected. In order to speed the prosecution, Examiner provides the following observation instead of detail arguments:

The remaining claims can be allowable if they are amended to read as amended claim 1, where the receiver's target number is obtained from the end receiver (no intermediary) by the sender's bank, based on the sender's provided receiver's address/telephone number not any type of account number as is argued by the applicant with respect to prior art, Thomas et al. (US 6173,272). Here is the quotation from amended claim 1 (9/5/07) "the host system contacting the receiver using the information provided by the sender, and informing the receiver that the sender is capable of initiating a transfer of funds to the receiver;

the host system receiving from the receiver the designation of the target account for receiving the funds from the sender after the host system has contacted the receiver using the information provided by

the sender; and the host system providing a first instruction to the host financial institution to cause the transfer of funds from the source account to the host account."

In response to applicant's comment regarding claim 106, Examiner thanks Applicant for point out the typo error.

Conclusion

Applicant's requested IDS is initialed.

Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

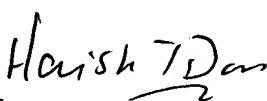
A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Harish T. Dass whose telephone number is 571-272-6793. The examiner can normally be reached on 8:00 AM to 4:50 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Abdi Kambiz can be reached on 571-272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Harish T Dass
Primary Examiner
Art Unit 3692



11/26/07